

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Carl Gaynor

Case No.: 19-24097

TRANSFER OF CLAIM SERVICING

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee Servicer hereby gives evidence and notice of the transfer of servicing for the claim referenced in this notice.

Nationstar Mortgage LLC

Name of Transferee servicer

FLAGSTAR BANK, FSB

Name of Transferor servicer

Name and Address where notices to transferee should be sent:

Nationstar Mortgage LLC
P.O. Box 619096
Dallas, TX 75261-9741

Phone: 1-888-480-2432

Last Four Digits of Acct #: 2765

Name and Address where transferee payments Should be sent (if Different from above):

Nationstar Mortgage LLC
PO Box 619094
Dallas, TX 75261-9741

Phone: 1-888-480-2432

Last Four Digits of Acct #: XXXXXX2765

Court Claim # (if known): 8

Amount of Claim: \$342,612.50

Date Claim Filed: 7/30/21

Last Four Digits of Acct #: 2296

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/Elizabeth L. Wassall

Date: 9-22-2022

Kathleen M. Magoon - 040682010
Elizabeth L. Wassall - 023211995

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

CXE 22-028726

LOGS Legal Group LLP
14000 Commerce Parkway, Suite B
Mount Laurel, NJ 08054
(856) 793-3080

ATTORNEYS FOR LAKEVIEW LOAN SERVICING,
LLC

In Re:

CARL GAYNOR,
DEBTOR

Case No.: 19-24097

Judge: HONORABLE MICHAEL B.
KAPLAN

Chapter: 13

CERTIFICATION OF SERVICE

I, Valerie Feliz the undersigned

1. ☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Kathleen M. Magoon, Esquire and Elizabeth L. Wassall, Esquire, who represents the Secured Creditor in the above-captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On _____, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below: Transfer of Claim

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Signature

Dated: 9/23/2022

/s/Valerie Feliz

Printed Name

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Edward Hanratty, Edward Hanratty 57 West Main Street Ste 2nd Floor, Suite 2d Freehold, NJ 07728		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
Carl Gaynor 1109 Hope Rd Tinton Falls, NJ 07724		<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court*)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

mr. cooper[®] PO Box 619097
Dallas, TX 75261
CHANGING THE FACE OF HOME LOANS

07/11/2022

OUR INFO

ONLINE

www.mylakeviewloan.com

YOUR CLIENT'S INFO

DEBTOR(S)

CARMEN GAYNOR

CASE NUMBER

1924097

LOAN NUMBER

PROPERTY ADDRESS

1109 HOPE RD

TINTON FALLS, NJ 07724

EDWARD HANRATTY
30 BROAD ST
FREEHOLD, NJ 7728

Dear EDWARD HANRATTY:

Our records indicate that you represent Carmen Gaynor (hereinafter "your client") in the above-referenced Bankruptcy proceeding.

The enclosed letter is intended for your client. We have sent this letter to you because of the attorney/client relationship and the above-referenced loan is presumably a subject of your legal representation. Therefore, we consider service of the attached letter as service to your client.

At your earliest convenience, please review the attached and forward to your client.

If you or your client have any questions, please contact our Customer Service Department at 833-685-2580 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.mylakeviewloan.com for more information.

Sincerely,

Mr. Cooper

Enclosure(s)





07/11/2022

OUR INFO
ONLINE
www.mylakeviewloan.com

YOUR INFO
DEBTOR(S)
CARMEN GAYNOR
CASE NUMBER
1924097
LOAN NUMBER
[REDACTED]
PROPERTY ADDRESS
1109 HOPE RD
TINTON FALLS, NJ 07724

CARMEN GAYNOR
1109 HOPE RD
TINTON FALLS, NJ 07712

Dear CARMEN GAYNOR:

The servicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from FLAGSTAR BANK to Mr. Cooper effective 7/5/2022. The servicing of the mortgage loan will be handled by the Bankruptcy Department at Mr. Cooper.

This transfer does not affect any term or condition of the mortgage instruments or applicable treatment in current bankruptcy proceedings, other than terms directly related to the servicing of your loan such as where to send your payments or make inquiries related to the mortgage loan.

Except in limited circumstances, the law requires that your prior servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you a notice of the transfer no later than 15 days after this effective date or at closing.

Your prior servicer was FLAGSTAR BANK. If you have any questions relating to the transfer of servicing, please do not hesitate to contact their Customer Service Department at 800-968-7700 or via mail at 5151 CORPORATE DRIVE, TORY, MI 48098.

Your new Servicer is Mr. Cooper and your new loan number will be [REDACTED]. If you have any questions relating to the transfer of servicing to Mr. Cooper, you may call the Bankruptcy Department at 877-343-5602 between the hours of Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Please note the following important address information for the Bankruptcy Department at Mr. Cooper:

Correspondence Address:
Mr. Cooper
PO Box 619096
Dallas, TX 75261-9741

Payment Address:
Mr. Cooper
PO Box 619094
Dallas, TX 75261-9741

The date that your prior servicer will stop accepting payments from you is 7/4/22. The date that your new servicer will start accepting payments from you is 7/5/2022. Send all payments due on or after that date to your new servicer.

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.



If your bankruptcy plan requires you to make post-petition mortgage payments directly to the bankruptcy trustee, please continue to send the payments pursuant to the bankruptcy plan and not to the address above.

The transfer of the servicing of the mortgage loan will require you to contact all hazard and flood insurers to add Mr. Cooper as loss payee with the below address and information. For escrow accounts, insurers need to send billing statements/invoices to Mr. Cooper Loss Payee. Be sure to provide Mr. Cooper with a copy of the Notice to the Insurance Provider.

Nationstar Mortgage LLC
Its Successors and/or Assigns
P.O. Box 7729
Springfield, OH 45501-7729

If your loan has optional insurance, your mortgage life insurance, disability insurance and/or other optional products will be discontinued at the time of transfer. If you wish to maintain coverage, you must contact your provider about direct billing. If your loan does not have optional products, and you wish to obtain them, you will need to contact an optional insurance provider.

If you were making payments to the prior servicer by means of automatic deduction or monthly reoccurrence of Western Union payments, this service will not continue with Mr. Cooper due to the bankruptcy status of the loan. Once the loan is no longer in a bankruptcy status, you can set up automatic payments with Mr. Cooper by contacting the Customer Service Department.

If you authorize your bank or credit union online bill payment system to automatically pay your mortgage payment, you will need to tell your bank or credit union to make those payments to Mr. Cooper

If you are currently participating in, or being considered for, a foreclosure avoidance program or loan modification program, the prior servicer will be transferring to us any supporting documentation you may have submitted. Until the transfer date, you should continue to make your payments (i.e., trial payments, if attempting to qualify for a modification) to the prior servicer. After transfer, you should make all payments to **Mr. Cooper** at the address above. Unless you have received a decision from the prior regarding qualification for these programs, decisions regarding qualification for these programs will be made by Mr. Cooper. If you have received a decision from the prior servicer, we will be advised of that decision and will complete the processing of your workout, in accordance with that decision.

If your intention is to retain the property and you are interested in loss mitigation opportunities outside of the bankruptcy process, please contact our Bankruptcy Loss Mitigation representatives at 877-343-5602, Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). If you are represented by counsel in your bankruptcy proceeding, please be aware that we will need written authorization from your counsel to speak with you directly regarding available loss mitigation options.

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late and a late fee may not be imposed.

Sincerely,

Mr. Cooper

**Servicemembers Civil Relief
Act Notice Disclosure**

**U.S. Department of Housing
and Urban Development Office
of Housing**

**OMB Approval 2502-0584
Exp 3/31/2021**

Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember’s military orders.
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

CARMEN GAYNOR
1109 HOPE RD
TINTON FALLS, NJ 07712

Loan #: [REDACTED]

RE: Home Mortgage Assistance Request

Dear EDWARD HANRATTY:

Mr. Cooper would like to provide the opportunity to assist your client with their mortgage. With the debtor in an active bankruptcy, we are seeking your assistance in obtaining information in order to process an accurate evaluation of assistance programs available.

In order to be able to quickly complete any review of assistance requested by your client, or due to current processes requested by bankruptcy district requirements, we are asking for approval of your firm by signature below to be allowed direct contact with your client so that we can discuss any opportunities available or obtain any necessary information in order to promptly complete our review.

Mr. Cooper is very aware of the importance of communication while a debtor is in an active bankruptcy case and seek to work with you in regards to providing the best possible scenario for your client regarding their mortgage, while in an active bankruptcy case.

At your earliest convenience, please complete the information below and return with a cover sheet from your firm, by facsimile to 972-459-1611 so that we may have this document for our records.

Sincerely,

Mr. Cooper
Bankruptcy Department

By signature below, authorization is provided for Mr. Cooper to have a direct contact with our client (Client Name)_____ for the purpose of obtaining information/discussion of potential loss mitigation/loan assistance program regarding the debtor(s) home mortgage.

Date _____

Firm name _____

Attorney or authorized party signature _____

Firm telephone number _____

Fax number _____

If this debt is in or has been discharged in a bankruptcy proceeding, be advised this communication is not an attempt to collect the debt against you. Please note, however, we reserve the right to exercise the legal rights only against the property securing the original obligation.